

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>Mason, Cheryl Ann</b>					Name of Joint Debtor (Spouse) (Last, First, Middle):					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) <b>xxx-xx-8767</b>					Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all)					
Street Address of Debtor (No. & Street, City, and State): <b>2492 NW Schmidt Way #383 Beaverton, OR</b>					Street Address of Joint Debtor (No. & Street, City, and State):					
ZIP Code <b>97006</b>					ZIP Code					
County of Residence or of the Principal Place of Business: <b>Washington</b>					County of Residence or of the Principal Place of Business:					
Mailing Address of Debtor (if different from street address):					Mailing Address of Joint Debtor (if different from street address):					
ZIP Code					ZIP Code					
Location of Principal Assets of Business Debtor (if different from street address above):										
<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and provide the information requested below.) State type of entity:		<b>Nature of Business</b> (Check all applicable boxes.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Nonprofit Organization qualified under 26 U.S.C. § 501(c)(3)			<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding					
					<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business					
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.					
<b>Statistical/Administrative Information</b> *** <b>Todd Trierweiler OSB# 85348</b> ***										THIS SPACE IS FOR COURT USE ONLY
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.										
<b>Estimated Number of Creditors</b> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000										
<b>Estimated Assets</b> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> More than \$100 million										
<b>Estimated Debts</b> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> More than \$100 million										

(Official Form 1) (10/05)

FORM B1, Page 2

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Mason, Cheryl Ann</b>	
<b>Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than one, attach additional sheet)			
Location Where Filed: <b>- None -</b>		Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:
<div style="text-align: center;"><b>Exhibit A</b></div> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		<div style="text-align: center;"><b>Exhibit B</b></div> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code.</p> <div style="display: flex; justify-content: space-between; align-items: flex-end;"> <div style="text-align: center;"> <b>X /s/ Todd Trierweiler OSB#</b>  <small>Signature of Attorney for Debtor(s)</small>  <b>Todd Trierweiler OSB# 85348</b> </div> <div style="text-align: center;"> <b>April 5, 2006</b>  <small>Date</small> </div> </div>	
<div style="text-align: center;"><b>Exhibit C</b></div> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No</p>		<div style="text-align: center;"><b>Certification Concerning Debt Counseling by Individual/Joint Debtor(s)</b></div> <p><input checked="" type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.</p> <p><input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)</p>	
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>			
<b>Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Statement by a Debtor Who Resides as a Tenant of Residential Property</b> <i>Check all applicable boxes.</i>			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
_____ (Name of landlord that obtained judgment)			
_____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Mason, Cheryl Ann****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Cheryl Ann Mason**Signature of Debtor **Cheryl Ann Mason****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**April 5, 2006**

Date

**Signature of Attorney****X /s/ Todd Trierweiler OSB#**

Signature of Attorney for Debtor(s)

**Todd Trierweiler OSB# 85348**

Printed Name of Attorney for Debtor(s)

**Todd Trierweiler**

Firm Name

**Attorneys at Law  
4721 NE 102nd Avenue  
Portland, OR 97220**

Address

Email: **tta@bankruptcylawctr.com****503 253-7777 Fax: 503 253-2959**

Telephone Number

**April 5, 2006**

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by §1515 of title 11 are attached.

☐ Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON-7In re  
**Cheryl Ann Mason**

) Case No.

)

)

**EXHIBIT "C"**

) [If not an Ex. on Petition Pg. 2, then to be

) FULLY completed by ALL debtors and) attached to ALL copies of the Petition.]

Debtor(s)

**(NOTE: You must answer ALL questions. Attach additional sheets if necessary. Use of "UNKNOWN" is NOT acceptable!)**

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety:

**NONE**

2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety:

**NONE**

3. DESCRIBE ASSETS REQUIRING TRUSTEE'S IMMEDIATE ATTENTION:

**NONE**

4. Street address of principal assets (note property):

**2492 NW Schmidt Way #383  
Beaverton OR 97006-0000**

5. [If debtor(s) an individual] Is debtor(s), OR has debtor(s) ever been within the 6 years prior to filing, either: self-employed or a sole proprietor; a partner, other than a limited partner, of a partnership; or an officer, director, managing executive, or person in control of a corporation? ☐ YES ☒ NO

If YES, complete ALL questions in the Statement of Affairs.

6. [Unless EXACT question already answered on Petition] If debtor is CORPORATION, list name and address of chief executive officer; if debtor is PARTNERSHIP, list names and addresses of general partners:

**N/A**

7. Total GROSS income of the individual debtor(s) for the last tax year: \$ **33,981.00** (i.e., before any deductions).

8. Total amount of unsecured debt: \$ **76,983.00**.

9. Total Noncontingent, Liquidated Farming Operation Debt: \$ **0.00**.

10. Total GROSS income from farming operation for the individual debtor(s) for last tax year: \$ **0.00**.

11. **The BANKRUPTCY DOCUMENT PREPARER DECLARATION below has been completed for any person who helped, for compensation, prepare any of the bankruptcy papers if the debtor does not have an attorney.**

I declare under penalty of perjury that the above information provided in this Exhibit "C" is true and correct.

DATED: April 5, 2006/s/ Cheryl Ann Mason

Debtor's Signature

Phone #

Joint Debtor's Signature

**BANKRUPTCY DOCUMENT PREPARER DECLARATION**

**I, the undersigned, declare under penalty of perjury that (1) neither I, nor anyone else listed herein, collected or received any payment from or on behalf of the debtor for court fees in connection with filing the petition; (2) I have received \$\_\_\_\_\_ from or on behalf of the debtor within the previous 12 month period; (3) \$\_\_\_\_\_ is the unpaid fee charged to the debtor; and (4) the following is true and accurate about myself and any other assistants:**

Individual Name and Firm (Type or Print): \_\_\_\_\_

Address (Type or Print): \_\_\_\_\_

Social Security Number of all OTHER individuals who prepared or assisted in the preparation of these bankruptcy documents: \_\_\_\_\_

Signature: \_\_\_\_\_ Social Security #: \_\_\_\_\_ Phone#: \_\_\_\_\_

**[NOTE: Penalties up to \$500 per item may be assessed for omission of any required information (11 USC §110; 18 USC §156) and Fed. Bankruptcy Rule 1006 prohibits any payment to any person for services until the court filing fees are paid in full.]**

EXHIBIT C (12/1/01)

**United States Bankruptcy Court**  
**DISTRICT of OREGON-7**

In re **Cheryl Ann Mason**

Debtor(s)

Case No.

Chapter **7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u><b>850.00</b></u>
Prior to the filing of this statement I have received.....	\$	<u><b>401.00</b></u>
Balance Due.....	\$	<u><b>449.00</b></u>

2. The source of the compensation paid to me was:

☒ Debtor      ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor      ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, lien avoidances on household goods, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **April 5, 2006****/s/ Todd Trierweiler OSB#****Todd Trierweiler OSB# 85348****Todd Trierweiler****Attorneys at Law****4721 NE 102nd Avenue****Portland, OR 97220****503 253-7777 Fax: 503 253-2959****tta@bankruptcylawctr.com**

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON-7In re  
**Cheryl Ann Mason**

) Case No. \_\_\_\_\_ (If Known)  
 )  
 ) INDIVIDUAL DEBTOR'S\*  
 ) STATEMENT OF INTENTION(S)  
 ) PER 11 U.S.C. §521(a)

Debtor(s)

**\*IMPORTANT NOTICES TO DEBTOR(S):**

- (1) **SIGN AND FILE this form even if** you show "NONE," **AND**, if creditors are listed, **have the service certificate COMPLETED; AND**  
 (2) **Failure to perform** the intentions as to property stated below within 30 days after the first date set for the Meeting of Creditors under 11 U.S.C. §341(a) may result in relief for the creditor from the Automatic Stay protecting such property.

CREDITOR/LESSOR	DESCRIPTION OF SECURED OR LEASED PROPERTY	PROPERTY WILL BE SURRENDERED	PROPERTY TO BE RETAINED (CHECK ANY APPLICABLE STATEMENT)			
			PROPERTY IS CLAIMED AS EXEMPT	PROPERTY WILL BE REDEEMED PER 11 USC §722	PROPERTY WILL BE REAFFIRMED PER 11 USC §524(c)	LEASE TO BE ASSUMED PER 11 U.S.C. §362(h)(1)
<b>Sears Card</b>	<b>washer/dryer (no longer has)</b>	<b>X</b>				
<b>United Finance Co</b>	<b>1999 Ford Escort</b>				<b>X</b>	

**I/WE, THE UNDERSIGNED DEBTOR(S), CERTIFY THAT THE ABOVE INDICATES MY/OUR INTENTION AS TO ANY PROPERTY LISTED IN MY SCHEDULES THAT IS ESTATE PROPERTY SECURING A DEBT AND/OR PERSONAL PROPERTY SUBJECT TO AN UNEXPIRED LEASE.**

DATE: April 5, 2006/s/ Cheryl Ann Mason

DEBTOR'S SIGNATURE

JOINT DEBTOR'S SIGNATURE (If applicable)

**I/WE, THE UNDERSIGNED, CERTIFY THAT COPIES OF BOTH THIS DOCUMENT AND LOCAL FORM #715 WERE SERVED ON ANY CREDITOR NAMED ABOVE.**

DATE: April 5, 2006/s/ Todd Trierweiler OSB#**85348**

DEBTOR OR ATTORNEY'S SIGNATURE

OSB# (if attorney)

JOINT DEBTOR'S SIGNATURE (If applicable and no attorney)

**Todd Trierweiler OSB# 85348 503 253-7777**

PRINT OR TYPE SIGNER'S NAME &amp; PHONE NO.

**Attorneys at Law**  
**4721 NE 102nd Avenue**  
**Portland, OR 97220**

SIGNER'S ADDRESS (if attorney)

**NON-JUDICIAL REMEDY WHEN CONSUMER DEBTOR FAILS TO TIMELY PERFORM STATED INTENTIONS**

Creditors, see Local Form #715 [attached to this document] if you wish information on how to obtain NON-JUDICIAL relief from the automatic stay of 11 U.S.C. §362(a) as to your collateral.

**QUESTIONS????**

**Call an attorney with questions about these procedures or the law. However, only call the debtor's attorney if you have questions about the debtor's intent as to your collateral.**

**PROCEDURES CREATED BY THE BANKRUPTCY COURT CONCERNING REQUESTS FOR NON-JUDICIAL RELIEF  
FROM THE AUTOMATIC STAY AS TO SECURED COLLATERAL IN CHAPTER 7 CASES**

If you are interested in expediting relief from the automatic stay of 11 U.S.C. §362(a) as to property in which you hold a security interest, **YOU MUST FURNISH** the trustee, debtor, and any debtor's attorney, a statement of the balance due and estimated property value. **ALSO ATTACH** a copy of your security agreement and other documents required for perfection (e.g., if the security is an automobile, a copy of the certificate of title showing your security interest). **YOU MUST ALSO ATTACH** a completely filled out (except for signatures) copy of LBF #750.

**DO NOT FILE THE REQUEST NOR ANY COPIES THEREOF WITH THE COURT! ALSO, YOU ARE NOT REQUIRED TO FILE THE COMPLETED LBF #750 WITH THE COURT TO MAKE THIS RELIEF EFFECTIVE!**

Under §522(f) of the Bankruptcy Code the debtor may request a judicial lien or a non-possessory, non purchase-money security interest on certain exempt property be voided to the extent the exemption is impaired by the lien or security interest. Under §722 the debtor may request the court determine the value of certain personal property and permit the debtor to redeem the property from any lien against it by paying that value to the lien holder. Because of these two sections, the consent of both the trustee and debtor is required to permit a repossession or foreclosure without court order.

IF YOUR REQUEST TO RECEIVE NON-JUDICIAL RELIEF FROM STAY WILL BE MADE AT THE MEETING OF CREDITORS (OR IS SERVED WITHIN 15 DAYS PRIOR TO SUCH MEETING and therefore will be considered at the meeting), it must be in writing and contain all the information required paragraph one. Copies of all documents must be submitted to the debtor and any debtor's attorney prior to that meeting.

IF YOU WISH TO RECEIVE NON-JUDICIAL RELIEF FROM STAY PRIOR TO THE MEETING OF CREDITORS, OR IF YOUR REQUEST IS MADE AFTER THE MEETING OF CREDITORS, IT MUST BE IN WRITING and contain all the information required in the paragraph one. If the request includes a signed debtor stipulation, nothing further is required and the trustee may immediately process the request. However if the request does not include a signed debtor stipulation, then it **MUST BOTH:** (1) certify copies of all documents were simultaneously served on (e.g., mailed to) the debtor and any debtor's attorney, AND (2) clearly set out the following notice:

"By way of this letter the debtor is informed that the trustee may grant non-judicial relief from the automatic stay as to the property **UNLESS THE TRUSTEE IS NOTIFIED IN WRITING WITHIN 15 DAYS AFTER THE MAILING OF THIS REQUEST THAT THE DEBTOR OBJECTS TO SUCH RELIEF.** Such relief shall constitute a termination of the stay provided by 11 U.S.C. §362(a) and will permit this creditor to foreclose his lien or security interest by repossession or as otherwise provided by law."

Objections to non-judicial relief from the automatic stay, unless made at the meeting of creditors, must be in writing, with a copy simultaneously served on the debtor, requesting creditor, trustee, and their respective attorneys of record. The objection must be post-marked by the 15th day after the request was served, and received by the trustee within 20 days, or the trustee may grant the request.

If the trustee receives a timely objection from the debtor, the trustee shall not grant non-judicial relief or consider repetitive requests by the same creditor unless the debtor withdraws such objection in writing.

The trustee will grant non-judicial relief from the automatic stay if the above requirements are met, the debtor does not timely object or stipulates in writing to such relief, and there appears to be no equity in the property for the benefit of creditors.

Signing of LBF #750 by the trustee, granting non-judicial relief, shall constitute a termination of the stay of an act against such property under 11 U.S.C. §362(a). The trustee, however, shall not be deemed to have abandoned his/her interest in the property, nor have waived any other rights as to the property. Any non-exempt equity in the property remaining after disposition shall be immediately returned to the trustee.

If either the trustee or debtor(s) will not agree to such relief for any reason, you must file a motion for relief from stay under §362(d). Instructions and forms may be obtained from the Clerk's office.

**IMPORTANT.** All requests to the trustee **MUST** be accompanied by a self-addressed and stamped envelope, or the trustee need not respond.

**\*\*\*SEE REVERSE/ATTACHED\*\*\***

**United States Bankruptcy Court**  
**DISTRICT of OREGON-7**In re **Cheryl Ann Mason**,  
Debtor

Case No. \_\_\_\_\_

Chapter **7****SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>0.00</b>		
B - Personal Property	<b>Yes</b>	<b>3</b>	<b>4,830.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>3,480.00</b>	
E - Creditors Holding Unsecured Priority Claims	<b>Yes</b>	<b>2</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>15</b>		<b>74,983.00</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>2,229.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>2,627.00</b>
Total Number of Sheets of ALL Schedules		<b>27</b>			
Total Assets			<b>4,830.00</b>		
Total Liabilities				<b>78,463.00</b>	



**United States Bankruptcy Court**  
**DISTRICT of OREGON-7**

In re **Cheryl Ann Mason**,  
 Debtor

Case No. \_\_\_\_\_

Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159)**  
**[Individual Debtors Only]**

Summarize the following types of liabilities, as reported in the Schedules, and total them.

<b>Type of Liability</b>	<b>Amount</b>
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>0.00</b>

**The foregoing information is for statistical purposes only under 28 U.S.C § 159.**

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE A. REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	---	------------------------------------	--	-------------------------

None

Sub-Total >	<b>0.00</b>	(Total of this page)
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Total >	<b>0.00</b>
---------	-------------

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B. PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Wells Fargo checking US Bank checking</b>	-	<b>300.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>household goods; computer</b>	-	<b>400.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>clothing</b>	-	<b>350.00</b>
7. Furs and jewelry.		<b>jewelry</b>	-	<b>80.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			

Sub-Total > **1,130.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B. PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>child support</b>		-	<b>Unknown</b>
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>wages (est due \$400.00)</b>		-	<b>Unknown</b>
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>potential personal injury claim</b>		-	<b>Unknown</b>

Sub-Total > **0.00**  
(Total of this page)

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B. PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1994 Honda Civic DX (totalled)</b>	-	<b>400.00</b>
		<b>1999 Ford Escort</b>	-	<b>3,300.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total >	<b>3,700.00</b>
(Total of this page)	
Total >	<b>4,830.00</b>

Sheet 2 of 2 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE C. PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
Wells Fargo checking	ORS § 18.345(1)(o)	300.00	300.00
US Bank checking			
<b><u>Household Goods and Furnishings</u></b>			
household goods; computer	ORS § 18.345(1)(f)	3,000.00	400.00
<b><u>Wearing Apparel</u></b>			
clothing	ORS § 18.345(1)(b)	900.00	350.00
<b><u>Furs and Jewelry</u></b>			
jewelry	ORS § 18.345(1)(b)	900.00	80.00
<b><u>Alimony, Maintenance, Support, and Property Settlements</u></b>			
child support	ORS § 18.345(1)(i)	100%	Unknown
<b><u>Equitable or Future Interests, Life Estates, etc.</u></b>			
wages (est due \$400.00)	ORS § 18.385	75%	Unknown
<b><u>Other Contingent and Unliquidated Claims of Every Nature</u></b>			
potential personal injury claim	ORS § 18.345(1)(k)	10,000.00	Unknown
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
1999 Ford Escort	ORS § 18.345(1)(d)	2,150.00	3,300.00

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.							
<b>Sears Card</b> <b>PO Box 6563</b> <b>The Lakes, NV 88901</b>	-	<b>Purchase Money Security</b> <b>washer/dryer (no longer has)</b>					
		Value \$ <b>0.00</b>				<b>2,000.00</b>	<b>2,000.00</b>
Account No.							
<b>United Finance Co</b> <b>515 E Burnside St</b> <b>Portland, OR 97214</b>	-	<b>Holds title to</b> <b>1999 Ford Escort</b>					
		Value \$ <b>3,300.00</b>				<b>1,480.00</b>	<b>0.00</b>
Account No.							
		Value \$					
Account No.							
		Value \$					
Subtotal (Total of this page)						<b>3,480.00</b>	
Total (Report on Summary of Schedules)						<b>3,480.00</b>	

0 continuation sheets attached

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.



In re Cheryl Ann Mason  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Taxes and Certain Other Debts  
Owed to Governmental Units**

## TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.  IRS PO Box 21126 Philadelphia, PA 19114		-	precautionary				0.00	0.00
Account No.  Multnomah County Itax Attn: Myndi Fertile PO Box 279 Portland, OR 97207		-	precautionary				0.00	0.00
Account No.  ODR-Bankruptcy c/o Bankruptcy Unit 955 Center Street, NE Room 353 Salem, OR 97301-2555		-	precautionary				0.00	0.00
Account No.  								
Account No.  								
Subtotal (Total of this page)							0.00	0.00
Total (Report on Summary of Schedules)							0.00	0.00

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>Advanced Urgent Care</b> <b>2301 N 44th St</b> <b>Phoenix, AZ 85008</b>	-	<b>medical</b>				<b>400.00</b>
Account No.  <b>Alegis Group</b> <b>15 S Main St #600</b> <b>Greenville, SC 29601</b>	-	<b>collection</b>				<b>2,019.00</b>
Account No.  <b>Allied Interstate</b> <b>POB 361774</b> <b>Columbus, OH 43236</b>	-	<b>collection</b>				<b>2,327.00</b>
Account No.  <b>AMO</b> <b>7535 NE Ambassador Place</b> <b>Ste. B</b> <b>Portland, OR 97220</b>	-	<b>collection/Providence St. Vincent</b>				<b>8,976.00</b>
Subtotal (Total of this page)						<b>13,722.00</b>

14 continuation sheets attached

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>judgment</b>				
<b>AMO Recoveries</b> <b>7535 NE Ambassador Pl., Ste. B</b> <b>Portland, OR 97220</b>	-					<b>1,338.00</b>
Account No.		<b>collection</b>				
<b>Asset Recovery Group, Inc.</b> <b>PO Box 14949</b> <b>Portland, OR 97293</b>	-					<b>371.00</b>
Account No.		<b>judgment</b>				
<b>Asset Systems</b> <b>PO Box 14550</b> <b>Portland, OR 97293</b>	-					<b>488.00</b>
Account No.		<b>medical</b>				
<b>Body Imaging</b> <b>POB 23200</b> <b>Portland, OR 97281</b>	-					<b>2,007.00</b>
Account No.		<b>service</b>				
<b>Bureau of Medical Economics</b> <b>326 E Coronado Rd</b> <b>Phoenix, AZ 85004</b>	-					<b>928.00</b>
Sheet no. <u>1</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>5,132.00</b>

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>collection</b>				
<b>Capital Management Services Inc</b> <b>726 Exchange St #700</b> <b>Buffalo, NY 14210</b>	-					<b>2,091.00</b>
Account No.		<b>collection/Merle West Medical</b>				
<b>Carter Jones Collection</b> <b>1143 Pine St</b> <b>Klamath Falls, OR 97601</b>	-					<b>117.00</b>
Account No.		<b>collection</b>				
<b>CBE Group</b> <b>POB 2635</b> <b>Waterloo, IA 50704</b>	-					<b>99.00</b>
Account No.		<b>medical</b>				
<b>Center for Medical Imaging</b> <b>POB 25278</b> <b>Portland, OR 97298</b>	-					<b>25.00</b>
Account No.		<b>credit card</b>				
<b>Citicards</b> <b>8725 W Sahara Ave</b> <b>MC02 02 03</b> <b>The Lakes, NV 89163</b>	X -					<b>1,308.00</b>
Sheet no. <u>2</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page)
						<b>3,640.00</b>

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.		-	precautionary				0.00
Collectech Systems 3111 S Dixie Hwy #101 West Palm Beach, FL 33405							
Account No.		-	collection/Providence Medical				1,507.00
Columbia Collection POB 22770 Milwaukie, OR 97269							
Account No.		-	medical				Unknown
Diagnostic Imaging NW 1015 NW 22nd Ave Portland, OR 97210							
Account No.		-	collection				40.00
Dial America Marketing 960 McArthur Blvd. Mahwah, NJ 07495							
Account No.		-	medical				83.00
Dr. Barbara Hills 364 SE 8th Ave #101 Hillsboro, OR 97123							
Sheet no. <u>3</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							1,630.00

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>medical</b>				
<b>Dr. Harry Dudley</b> <b>7600 NE 41st St #310</b> <b>Vancouver, WA 98662</b>	-					<b>280.00</b>
Account No.		<b>medical</b>				
<b>Dr. Judith Allan</b> <b>601 N 1st Ave</b> <b>Lake Oswego, OR 97035</b>	-					<b>1,365.00</b>
Account No.		<b>medical</b>				
<b>Dr. Katherine Graham</b> <b>12672 NW Barnes Rd #101</b> <b>Portland, OR 97229</b>	-					<b>302.00</b>
Account No.		<b>precautionary</b>				
<b>Epic Imaging West</b> <b>8950 SW Nimbus Ave</b> <b>Beaverton, OR 97008</b>	-					<b>0.00</b>
Account No.		<b>collection</b>				
<b>Esknos &amp; Adler</b> <b>Attorneys At Law</b> <b>2325 Clayton Road</b> <b>Concord, CA 94520</b>	-					<b>2,429.00</b>
Sheet no. <b>4</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page)
						<b>4,376.00</b>

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>precautionary</b>				
<b>First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104</b>	<b>X</b>	-				<b>0.00</b>
Account No.		<b>credit card</b>				
<b>First Premier Bank PO Box 5114 Sioux Falls, SD 57117-5114</b>	<b>X</b>	-				<b>537.00</b>
Account No.		<b>collection/PP&amp;L</b>				
<b>General Credit Service 2724 Jacksonville Hwy. Medford, OR 97501</b>	<b>X</b>	-				<b>141.00</b>
Account No.		<b>service</b>				
<b>Hertz Local Edition POB 268825 Oklahoma City, OK 73126</b>	-					<b>861.00</b>
Account No.		<b>collection/Luis Lopez MD</b>				
<b>JR Brothers Finance Inc 10000 N 31st Ave #D20 Phoenix, AZ 85051</b>	-					<b>125.00</b>
Sheet no. <b>5</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>1,664.00</b>

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>KB Merrill Assoc. POB 126 Forest Hill, MD 21050</b>	-	<b>collection/Providian</b>				<b>530.00</b>
Account No.  <b>LVNV Funding PO Box 10497 Greenville, SC 29603</b>	-	<b>collection</b>				<b>3,584.00</b>
Account No.  <b>Maurices POB 731 Mahwah, NJ 07430</b>	-	<b>credit card</b>				<b>242.00</b>
Account No.  <b>MCI 500 Technology Dr #300 Weldon Spring, MO 63304</b>	-	<b>service</b>				<b>73.00</b>
Account No.  <b>Members Edge Voicemail 492-C Cedar Lane #396 Teaneck, NJ 07666</b>	-	<b>precautionary</b>				<b>0.00</b>
Sheet no. <u>6</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>4,429.00</b>



In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.	X	collection				
<b>Merchants Credit Guide</b> <b>223 W Jackson Blvd. #900</b> <b>Chicago, IL 60606</b>						
						<b>730.00</b>
Account No.		medical				
<b>Metro West Ambulance</b> <b>PO Box 1635</b> <b>Hillsboro, OR 97123</b>						
						<b>632.00</b>
Account No.		mail order				
<b>Modern Woman</b> <b>POB 848999</b> <b>Hollywood, FL 33084</b>						
						<b>70.00</b>
Account No.		duplicate				
<b>Multnomah County-Bankruptcy</b> <b>No. 05S010136</b> <b>1021 SW 4th</b> <b>Portland, OR 97204</b>						
						<b>0.00</b>
Account No.		collection				
<b>NCO</b> <b>POB 13570</b> <b>Philadelphia, PA 19101</b>						
						<b>960.00</b>
Sheet no. <u>7</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>2,392.00</b>

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>collection</b>				
<b>NCO POB 41417 Dept. 99 Philadelphia, PA 19101</b>	-					<b>181.00</b>
Account No.		<b>medical</b>				
<b>Neurology Associates NW - Dr. North 501 N Graham St #515 Portland, OR 97227</b>	-					<b>Unknown</b>
Account No.		<b>precautionary</b>				
<b>New Heights Integrative Therapy 1423 SE 23rd Ave Portland, OR 97211</b>	-					<b>0.00</b>
Account No.		<b>collection</b>				
<b>Northland Group POB 390846 Edina, MN 55439</b>	-					<b>504.00</b>
Account No.		<b>service</b>				
<b>Oregonian 1320 SW Broadway Portland, OR 97204</b>	-					<b>18.00</b>
Sheet no. <u>8</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>703.00</b>

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>collection/Mervyns</b>				
<b>Pinnacle Financial Group 7825 Washington Avenue, S Ste. 410 Minneapolis, MN 55439-2409</b>	-					<b>504.00</b>
Account No.		<b>medical</b>				
<b>Portland Womens Wellness Ctr. 11786 SW Barnes Rd #140 Portland, OR 97225</b>	-					<b>100.00</b>
Account No.		<b>collection/Paradise Valley Hospital</b>				
<b>Premium Asset Recovery 350 Jim Moran Blvd #210 Deerfield Beach, FL 33442</b>	-					<b>50.00</b>
Account No.		<b>medical</b>				
<b>Providence Medical/Scholls Immed. Care 12442 SW Scholls Ferry Rd Beaverton, OR 97006</b>	-					<b>25.00</b>
Account No.		<b>medical</b>				
<b>Providence Portland Medical Center Box 3395 Portland, OR 97208-3395</b>	-					<b>1,325.00</b>
Sheet no. <u>9</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>2,004.00</b>

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>Providence St. Vincent Box 3396 Portland, OR 97208-3396</b>	-	medical				<b>9,081.00</b>
Account No.  <b>Siker Medical Imaging &amp; Intervention POB 219009 Portland, OR 97225</b>	-	medical			<b>X</b>	<b>4,770.00</b>
Account No.  <b>Sterling Inc 375 Ghent Rd Fairlawn, OH 44333-4601</b>	<b>X</b> -	precautionary				<b>0.00</b>
Account No.  <b>Superior Credit Services POB 1928 Fort Walton Beach, FL 32549</b>	-	collection				<b>404.00</b>
Account No.  <b>Tanasbourne Medical 1881 NW 185th Ave #101 Beaverton, OR 97006</b>	<b>X</b> -	medical				<b>100.00</b>
Sheet no. <u>10</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>14,355.00</b>

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>medical</b>				
<b>Tanasbourne Medical Group SOP Medical Group Box 13994 Portland, OR 97213-0994</b>	-					<b>50.00</b>
Account No.		<b>medical</b>				
<b>The Radiology Group Box 25184 Portland, OR 97298</b>	-					<b>191.00</b>
Account No.		<b>precautionary</b>				
<b>The Rawlings Co POB 740027 Louisville, KY 40201</b>	-					<b>0.00</b>
Account No.		<b>service</b>				
<b>Tmobile POB 53410 Bellevue, WA 98015</b>	-					<b>400.00</b>
Account No.		<b>credit line</b>				
<b>US Bank Bankruptcy Department PO Box 5229 Cincinnati, OH 45201</b>	X -					<b>Unknown</b>
Sheet no. <u>11</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>641.00</b>

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>US Bank</b> <b>425 Walnut St</b> <b>Cincinnati, OH 45202</b>	<b>X</b>	<b>credit card</b>				<b>1,075.00</b>
Account No.  <b>Verizon Online</b> <b>POB 12045</b> <b>Trenton, NJ 08650</b>	<b>-</b>	<b>service</b>				<b>99.00</b>
Account No.  <b>Verizon Phone Service</b> <b>POB 9688</b> <b>Mission Hills, CA 91346</b>	<b>-</b>	<b>service</b>				<b>183.00</b>
Account No.  <b>Vital Recovery Services</b> <b>3795 Data Dr #200</b> <b>Norcross, GA 30092</b>	<b>-</b>	<b>precautionary</b>				<b>0.00</b>
Account No.  <b>Washington County</b> <b>Dept. of Health &amp; Human Services</b> <b>155 N First Ave MS 4</b> <b>97124</b>	<b>-</b>	<b>medical</b>				<b>27.00</b>
Sheet no. <b>12</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>1,384.00</b>

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>overdrafts</b>				
<b>Washington Mutual Bank</b> <b>4747 E Bell Rd</b> <b>Phoenix, AZ 85032</b>	-					<b>390.00</b>
Account No.		<b>medical</b>				
<b>West Hills Gastroenterology</b> <b>9155 SW Barnes Rd., #300</b> <b>Portland, OR 97225</b>	-					<b>25.00</b>
Account No.		<b>judgment</b>				
<b>Western Credit &amp; Collection</b> <b>Services, Inc</b> <b>8383 NE Sandy Blvd, #220</b> <b>Portland, OR 97220</b>	X -					<b>13,663.00</b>
Account No.		<b>medical</b>				
<b>Westside Pediatric</b> <b>17895 NW Evergreen Pkwy #110</b> <b>Beaverton, OR 97006</b>	-					<b>571.00</b>
Account No.		<b>medical</b>				
<b>Westside Pediatric Clinic/Dr. Eaton</b> <b>17895 NW Evergreen Pkwy #110</b> <b>Beaverton, OR 97006</b>	-					<b>50.00</b>
Sheet no. <b>13</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>14,699.00</b>

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>precautionary</b>				
<b>WFNNB/Lane Bryant</b> <b>4590 E Broad St</b> <b>Columbus, OH 43213</b>	-					<b>0.00</b>
Account No.		<b>service</b>				
<b>William C Abendroth, Attorney at Law</b> <b>2722 NE 33rd Ave #204</b> <b>Portland, OR 97212</b>	-					<b>1,712.00</b>
Account No.		<b>medical</b>				
<b>Womens Healthcare NW</b> <b>10550 SW Allen #200</b> <b>Beaverton, OR 97005</b>	-					<b>2,500.00</b>
Account No.						
Account No.						
Sheet no. <b>14</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page)
						<b>4,212.00</b>
						<b>Total</b> (Report on Summary of Schedules)
						<b>74,983.00</b>



In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE H. CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Dan Mason</b> <b>18070 NW Cornell #G</b> <b>Beaverton, OR 97006</b>	<b>General Credit Service</b> <b>2724 Jacksonville Hwy.</b> <b>Medford, OR 97501</b>
<b>Dan Mason</b> <b>18070 NW Cornell #G</b> <b>Beaverton, OR 97006</b>	<b>Tanasbourne Medical</b> <b>1881 NW 185th Ave #101</b> <b>Beaverton, OR 97006</b>
<b>Dan Mason</b> <b>18070 NW Cornell #G</b> <b>Beaverton, OR 97006</b>	<b>Western Credit &amp; Collection Services, Inc</b> <b>8383 NE Sandy Blvd, #220</b> <b>Portland, OR 97220</b>
<b>Gregory Thomas</b> <b>868 E Waterview Place</b> <b>Chandler, AZ 85249</b>	<b>US Bank</b> <b>Bankruptcy Department</b> <b>PO Box 5229</b> <b>Cincinnati, OH 45201</b>
<b>Gregory Thomas</b> <b>868 E Waterview Place</b> <b>Chandler, AZ 85249</b>	<b>First Premier Bank</b> <b>601 S Minnesota Ave</b> <b>Sioux Falls, SD 57104</b>
<b>Gregory Thomas</b> <b>868 E Waterview Place</b> <b>Chandler, AZ 85249</b>	<b>Citicards</b> <b>8725 W Sahara Ave</b> <b>MC02 02 03</b> <b>The Lakes, NV 89163</b>
<b>Gregory Thomas</b> <b>868 E Waterview Place</b> <b>Chandler, AZ 85249</b>	<b>Merchants Credit Guide</b> <b>223 W Jackson Blvd. #900</b> <b>Chicago, IL 60606</b>
<b>Gregory Thomas</b> <b>868 E Waterview Place</b> <b>Chandler, AZ 85249</b>	<b>US Bank</b> <b>425 Walnut St</b> <b>Cincinnati, OH 45202</b>
<b>Gregory Thomas</b> <b>868 E Waterview Place</b> <b>Chandler, AZ 85249</b>	<b>First Premier Bank</b> <b>PO Box 5114</b> <b>Sioux Falls, SD 57117-5114</b>
<b>Gregory Thomas</b> <b>868 E Waterview Place</b> <b>Chandler, AZ 85249</b>	<b>Sterling Inc</b> <b>375 Ghent Rd</b> <b>Fairlawn, OH 44333-4601</b>

In re **Cheryl Ann Mason**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Single</b>	RELATIONSHIP: <b>son</b>	AGE: <b>2</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>epic processor</b>	
Name of Employer	<b>First American Title</b>	
How long employed	<b>1.5 years</b>	
Address of Employer	<b>222 SW Columbia #400 Portland, OR 97201</b>	

INCOME: (Estimate of average monthly income)

1. Current monthly gross wages, salary, and commissions (Prorate if not paid monthly.)

	DEBTOR	SPOUSE
1.	\$ <b>2,550.00</b>	\$ <b>N/A</b>

2. Estimate monthly overtime

2.	\$ <b>0.00</b>	\$ <b>N/A</b>
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3. SUBTOTAL

3.	\$ <b>2,550.00</b>	\$ <b>N/A</b>
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

a.	\$ <b>550.00</b>	\$ <b>N/A</b>
----	------------------	---------------

b. Insurance

b.	\$ <b>220.00</b>	\$ <b>N/A</b>
----	------------------	---------------

c. Union dues

c.	\$ <b>0.00</b>	\$ <b>N/A</b>
----	----------------	---------------

d. Other (Specify): \_\_\_\_\_

d.	\$ <b>0.00</b>	\$ <b>N/A</b>
----	----------------	---------------

	\$ <b>0.00</b>	\$ <b>N/A</b>
--	----------------	---------------

5. SUBTOTAL OF PAYROLL DEDUCTIONS

5.	\$ <b>770.00</b>	\$ <b>N/A</b>
----	------------------	---------------

6. TOTAL NET MONTHLY TAKE HOME PAY

6.	\$ <b>1,780.00</b>	\$ <b>N/A</b>
----	--------------------	---------------

7. Regular income from operation of business or profession or farm. (Attach detailed statement)

7.	\$ <b>0.00</b>	\$ <b>N/A</b>
----	----------------	---------------

8. Income from real property

8.	\$ <b>0.00</b>	\$ <b>N/A</b>
----	----------------	---------------

9. Interest and dividends

9.	\$ <b>0.00</b>	\$ <b>N/A</b>
----	----------------	---------------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

10.	\$ <b>449.00</b>	\$ <b>N/A</b>
-----	------------------	---------------

11. Social security or other government assistance

(Specify): \_\_\_\_\_

11.	\$ <b>0.00</b>	\$ <b>N/A</b>
-----	----------------	---------------

	\$ <b>0.00</b>	\$ <b>N/A</b>
--	----------------	---------------

12. Pension or retirement income

12.	\$ <b>0.00</b>	\$ <b>N/A</b>
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13. Other monthly income

(Specify): \_\_\_\_\_

13.	\$ <b>0.00</b>	\$ <b>N/A</b>
-----	----------------	---------------

	\$ <b>0.00</b>	\$ <b>N/A</b>
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14. SUBTOTAL OF LINES 7 THROUGH 13

14.	\$ <b>449.00</b>	\$ <b>N/A</b>
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15. TOTAL MONTHLY INCOME (Add amounts shown on lines 6 and 14)

15.	\$ <b>2,229.00</b>	\$ <b>N/A</b>
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16. TOTAL COMBINED MONTHLY INCOME: \$ **2,229.00**

(Report also on Summary of Schedules)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**Debtor's child support has been \$600.00 per month. It is decreasing to \$449.00 per month in April 2006.**

**Debtor lives with mother. They split rent and utilities - all other expenses kept separate.**

In re Cheryl Ann Mason

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>377.00</b>
a. Are real estate taxes included? Yes <u>      </u> No <u><b>X</b></u>		
b. Is property insurance included? Yes <u>      </u> No <u><b>X</b></u>		
2. Utilities:		
a. Electricity and heating fuel	\$	<b>60.00</b>
b. Water and sewer	\$	<b>20.00</b>
c. Telephone	\$	<b>50.00</b>
d. Other _____	\$	<b>0.00</b>
3. Home maintenance (repairs and upkeep)	\$	<b>10.00</b>
4. Food	\$	<b>350.00</b>
5. Clothing	\$	<b>50.00</b>
6. Laundry and dry cleaning	\$	<b>30.00</b>
7. Medical and dental expenses	\$	<b>250.00</b>
8. Transportation (not including car payments)	\$	<b>300.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>100.00</b>
10. Charitable contributions	\$	<b>10.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<b>0.00</b>
b. Life	\$	<b>0.00</b>
c. Health	\$	<b>0.00</b>
d. Auto	\$	<b>72.00</b>
e. Other _____	\$	<b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	<b>0.00</b>
13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included in the plan.)		
a. Auto	\$	<b>148.00</b>
b. Other <u>childcare</u>	\$	<b>500.00</b>
c. Other <u>parking downtown for work (not reimbursed)</u>	\$	<b>200.00</b>
d. Other _____	\$	<b>0.00</b>
14. Alimony, maintenance, and support paid to others	\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>0.00</b>
17. Other <u>personal misc</u>	\$	<b>100.00</b>
Other _____	\$	<b>0.00</b>
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	<b>2,627.00</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <u>None</u>		
20. STATEMENT OF MONTHLY NET INCOME		
a. Total monthly income from Line 16 of Schedule I	\$	<b>2,229.00</b>
b. Total monthly expenses from Line 18 above	\$	<b>2,627.00</b>
c. Monthly net income (a. minus b.)	\$	<b>-398.00</b>

Official Form 6-Decl.  
(10/05)

**United States Bankruptcy Court  
DISTRICT of OREGON-7**

In re **Cheryl Ann Mason**

Debtor(s)

Case No.

Chapter

**7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **29** sheets *[total shown on summary page plus 2]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date **April 5, 2006**

Signature **/s/ Cheryl Ann Mason**

**Cheryl Ann Mason**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court  
DISTRICT of OREGON-7**

In re **Cheryl Ann Mason**

Debtor(s)

Case No.

Chapter

**7**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$21,908.00</b>	<b>2004 gross wages</b>
<b>\$32,281.00</b>	<b>2005 gross wages</b>
<b>\$7,350.00</b>	<b>2006 gross wages ytd</b>

**2. Income other than from employment or operation of business**

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$500.00</b>	<b>2004 child support</b>
<b>\$1,700.00</b>	<b>2005 child support - estimate</b>
<b>\$1,800.00</b>	<b>2006 child support ytd</b>
<b>\$500.00</b>	<b>2004 food stamps - estimate</b>

**3. Payments to creditors**

None



**Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>Landlord</b>	<b>month-to-month / ongoing rent</b>	<b>\$1,131.00</b>	<b>\$0.00</b>

None



b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None



c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Asset Systems v. Debtor Case NO. 05S010136</b>	<b>Collection</b>	<b>Multnomah County</b>	<b>Judgment</b>

- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE  
BENEFIT PROPERTY WAS SEIZED

**Western Credit & Collection Services, Inc**  
**8383 NE Sandy Blvd, #220**  
**Portland, OR 97220**

DATE OF SEIZURE  
**12/05 - current**

DESCRIPTION AND VALUE OF  
PROPERTY

**Garnished approx. \$1700.00 from paycheck**

#### 5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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#### 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### 7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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#### 8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Todd Trierweiler &amp; Associates 4721 NE 102nd Avenue Portland, OR 97220</b>	<b>04/06</b>	<b>\$401.00</b>

**10. Other transfers**

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
18205 NW Bronson Rd #P3 Portland OR 97229	same	9/03 - 4/05

**16. Spouses and Former Spouses**

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None

- ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

	LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
NAME				

None

- ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 5, 2006Signature /s/ Cheryl Ann Mason  
**Cheryl Ann Mason**  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON-7

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**Todd Trierweiler OSB# 85348**

Printed Name of Attorney

Address:

**Attorneys at Law**

**4721 NE 102nd Avenue**

**Portland, OR 97220**

**503 253-7777**

X **/s/ Todd Trierweiler OSB#**

Signature of Attorney

**April 5, 2006**

Date

**Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Cheryl Ann Mason**

Printed Name(s) of Debtor(s)

X **/s/ Cheryl Ann Mason**

Signature of Debtor

**April 5, 2006**

Date

Case No. (if known) \_\_\_\_\_

X \_\_\_\_\_

Signature of Joint Debtor (if any)

Date

**United States Bankruptcy Court  
DISTRICT of OREGON-7**

In re **Cheryl Ann Mason**

Debtor(s)

Case No.

Chapter

**7**

**CERTIFICATION PURSUANT TO LBR 1001-1.G**

I certify that the foregoing documents have been prepared by a computer and conform to versions of the Official Bankruptcy Forms available and applicable at this time.

The software utilized is Best Case Bankruptcy, developed by Best Case Solutions, Inc.

Dated: **April 5, 2006**

**/s/ Todd Trierweiler OSB#**

**Todd Trierweiler OSB# 85348**

**Todd Trierweiler  
Attorneys at Law  
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503 253-7777**